

**Information to identify the case:**

Debtor 1	<u>Cynthia R Allen</u>	Social Security number or ITIN	xxx-xx-5580
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-11285-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cynthia R Allen  
aka Cynthia R Wood

5/4/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Cynthia R Allen  
 Debtor

Case No. 15-11285-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db +Cynthia R Allen, 531 Friendship Village Drive, Harrington, DE 19952-3291  
 r +Dolores Wood, Century 21 Rauh & Johns, 508 Hurffville-Cross Keys Road, Suite 2,  
 Sewell, NJ 08080-2703  
 cr +Sylvester Allen, 23 Sunflower Road, Apt-B, Maple Shade, NJ 08052-8443  
 cr +Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 515291317 +Atlanticare Urgent Care Physicians, PO Box 15736, Loves Park, IL 61132-5736  
 515291318 +Betty Williams, 39 Essex Lane, Willingboro, NJ 08046-2242  
 515291320 +C&R Collection, PO Box 35, Northfield, NJ 08225-0035  
 515291321 +Camden County Board of SS, 600 Market Street, Camden, NJ 08102-1249  
 515291319 +Law Offices of Schroll and Bowman, 603 Sheppard Road, Voorhees, NJ 08043-4691  
 515291325 +MIDLAND MTG/MIDFIRST, 999 NW GRAND BLVD, OKLAHOMA CITY, OK 73118-6051  
 515797001 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 515291324 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
 515291327 +NJ Higher Education, PO Box 548, Trenton, NJ 08625-0548  
 515637433 +NJCLASS, PO Box 548, Trenton, NJ 08625-0548  
 515291328 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
 515291331 +STATE OF NJ STUDENT AS, PO BOX 538, TRENTON, NJ 08625-0538  
 515291329 +Schachter Portnoy, LLC, 3490 US Route 1, Princeton, NJ 08540-5920  
 515291330 +Sherry Wray, Berkshire Hathaway, 198 Fries Mill Road, Ste 101,  
 Turnersville, NJ 08012-2077  
 515291332 +Sylvester Allen, PO Box 503, Sicklerville, NJ 08081-0503  
 515679968 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 515291335 +Victor Mellul, MD, 200 Kings Highway South, Cherry Hill, NJ 08034-2506  
 515291336 +Wilton's Corner Proprietary Assn., Inc., 60 Meetinghouse Circle,  
 Sicklerville, NJ 08081-4894

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 05 2018 00:13:01 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 05 2018 00:12:58 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515291322 +EDI: CITICORP.COM May 05 2018 03:54:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
 515291323 +EDI: CITICORP.COM May 05 2018 03:54:00 Citicards, 701 E. 60th Street North,  
 Sioux Falls, SD 57104-0432  
 515612735 +EDI: RESURGENT.COM May 05 2018 03:54:00 PYOD, LLC its successors and assigns as assignee,  
 of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 515291326 E-mail/Text: ebn@nemours.org May 05 2018 00:12:56 Nemours, PO Box 277802,  
 Atlant, GA 30384  
 515291333 EDI: TFSR.COM May 05 2018 03:53:00 Toyota Motor Credit, 4 Gatehall Drive, Suite 350,  
 Parsippany, NJ 07054  
 515291334 +EDI: VERIZONCOMB.COM May 05 2018 03:54:00 Verizon, PO Box 11328,  
 St Petersburg, FL 33733-1328

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 30

Date Rcvd: May 04, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Richard S. Hoffman, Jr. on behalf of Debtor Cynthia R Allen rshoffman@hoffmandimuzio.com,  
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com

TOTAL: 6